IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Evelyn Kepple fka Evelyn Picinich: CHAPTER 13

Debtors. 18-bk-02826-RNO

Toyota Motor Credit Corporation

Movant,

v. 11 U.S.C. §362

Evelyn Kepple, Daniel Sherer and

Charles J. DeHart, III

Respondents

ANSWER TO MOVANT'S MOTION FOR RELIEF

AND NOW, comes the Debtor, Evelyn Kepple, by and through her Attorney, Patrick J. Best, of ARM Lawyers, who hereby answers as follows:

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.
- 4. Admitted.
- 5. Admitted.
- 6. Denied. The loan payments are current.
- 7. Denied. The loan payments are current.
- 8. Denied. The loan payments are current.
- 9. Denied. As there is no basis for relief, there is no basis to waive Rul3 4001(a)(3).

WHEREFORE, Debtors respectfully request that this Honorable Court deny Movant's Motion for Relief.

Date: December 26, 2019 /s/ Patrick J. Best

Patrick J. Best, Esq. ARM Lawyers 18 N. 8th St. Stroudsburg PA 18360 Counsel for Debtor Phone: 570-424-6899

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